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221869 (09) 6327578 December 4, 2001

UNITED STATES PATENT AND TRADEMARK OFFICE GRANTED PATENT

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December 4, 2001

Four-party credit/debit payment protocol

REISSUE: June 17, 2003 - Reissue Application filed Ex. Gp.: 3621; Re. S.N. 10/622,058 (O.G. October 7, 2003)

APPL-NO: 221869 (09)


FILED-DATE: December 29, 1998

GRANTED-DATE: December 4, 2001

CORE TERMS: merchant, consumer, issuer, bank, gateway, authorization, message, certificate, wallet, token ...

ENGLISH-ABST:

A method, system, program, and method of doing business are disclosed for electronic commerce that includes the feature of a "thin" consumer's wallet by providing issuers with an active role in each payment. This is achieved by adding an issuer gateway and moving the credit/debit card authorization function from the merchant to the issuer. This enables an issuer to independently choose alternate authentication mechanisms without changing the acquirer gateway. It also results in a significant reduction in complexity, thereby improving the ease of implementation and overall performance.

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Patent Number :

US6327578 B1 20011204 [US6327578]

Title :

(B1) Four-party credit/debit payment protocol

Patent Assignee :

(B1) IBM (US)

Patent Assignee :

International Business Machines Corporation, Armonk NY [US]

Inventor(s) :

(B1) LINEHAN MARK (US)

Application Nbr :

US22186998 19981229 [1998US-0221869]

Priority Details :

US22186998 19981229 [1998US-0221869]

Intl Patent Class :

(B1) G06F-012/14

EPO ECLA Class :

G06Q-020/00K1

G06Q-020/00K2B

US Patent Class :

ORIGINAL (O) : 705065000; CROSS-REFERENCE (X) : 713156000 713172000

Document Type :

Corresponding document

Citations :

US4799156; US5495533; US5557518; US5621797; US5642419; US5671279;
US5677955; US5703949; US5715314; US5724424; US5757917; US5790025;
US5790677; US5805798; US5812776; US5822737; US5825881; US5826242;
US5826245; US5930777; US5974146; US5991750; US6014636; US6016484;
US6023682; US6029150; US6049785; US6058381; WO9516971; WO9516971
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Milt Anderson et al., "Description of Financial Agent Secured
Transactions (FAST) Authentication," Financial Services Technology
Consortium, Fourth Draft, Dec. 2, 1998.

Publication Stage :

(B1) U.S. Patent (no pre-grant pub.) after Jan. 2, 2001

Abstract :

A method, system, program, and method of doing business are disclosed
for electronic commerce that includes the feature of a "thin" consumer's
wallet by providing issuers with an active role in each payment. This
is achieved by adding an issuer gateway and moving the credit/debit card
authorization function from the merchant to the issuer. This enables an
issuer to independently choose alternate authentication mechanisms
without changing the acquirer gateway. It also results in a significant
reduction in complexity, thereby improving the ease of implementation

and overall performance.
Update Code :
2001-50

1 / 1 LGST - @EPO

Patent Number :

US6327578 B1 20011204 [US6327578]

Application Number :

US22186998 19981229 [1998US-0221869]

Action Taken :

20030721 US/AS-A.

ASSIGNMENT

OWNER: INTERNATIONAL BUSINESS MACHINES CORPORATION NEW OR; EFFECTIVE

DATE: 20030703

ASSIGNMENT OF ASSIGNORS INTEREST;ASSIGNOR:LINEHAN,

MARK;REEL/FRAME:014294/0838

20031007 US/RF-A

REISSUE APPLICATION FILED

EFFECTIVE DATE: 20030617

Update Code :

2005-03